

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: CLEVELAND A GARDNER § Case No.: 08-30295
CHARLENE GARDNER §
§
§
§
§
Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/06/2008.
- 2) This case was confirmed on 02/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/02/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/06/2010.
- 5) The case was dismissed on 02/08/2010.
- 6) Number of months from filing to the last payment: 14
- 7) Number of months case was pending: 18
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 33,400.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 10,579.42
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 10,579.42

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 710.70
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 710.70

Attorney fees paid and disclosed by debtor	\$ 600.00
--	-----------

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
JAMES B NUTTER & CO	SECURED	137,306.00	147,715.92	.00	.00	.00
JAMES B NUTTER & CO	SECURED	NA	.00	.00	.00	.00
CAPITAL ONE AUTO FIN	SECURED	14,000.00	20,180.00	19,000.00	3,999.26	1,340.54
CAPITAL ONE AUTO FIN	UNSECURED	5,000.00	.00	1,180.00	.00	.00
CREDIT ACCEPTANCE	SECURED	2,500.00	10,251.89	10,251.89	3,892.77	636.15
CREDIT ACCEPTANCE	UNSECURED	13,613.00	NA	NA	.00	.00
INTERNAL REVENUE SER	PRIORITY	2,000.00	1,940.20	1,940.20	.00	.00
ASSOCIATES	UNSECURED	197.00	NA	NA	.00	.00
RJM AQUISITIONS FUND	UNSECURED	122.00	122.91	122.91	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	1,002.00	635.03	635.03	.00	.00
CHARTER ONE	UNSECURED	1,242.00	NA	NA	.00	.00
CHICAGO IMAGING	UNSECURED	68.00	NA	NA	.00	.00
CHILDRENS MEMORIAL H	UNSECURED	320.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	201.00	203.50	203.50	.00	.00
CITIBANK	UNSECURED	1,141.00	NA	NA	.00	.00
COLUMBIA HOUSE	UNSECURED	55.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	200.00	NA	NA	.00	.00
COMMUNITY CREDIT	UNSECURED	NA	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	614.00	613.56	613.56	.00	.00
FFPM CARMEL HOLDINGS	UNSECURED	566.00	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	898.00	891.63	891.63	.00	.00
GEICO & AFFILIATES	UNSECURED	40.00	NA	NA	.00	.00
GEMB PAY PAL	UNSECURED	168.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECAST SETTLEMENT COR	UNSECURED	944.00	974.91	974.91	.00	.00
KARDASIS C MD	UNSECURED	308.00	NA	NA	.00	.00
LIPSON B DDS	UNSECURED	805.00	NA	NA	.00	.00
LORD & TAYLOR	UNSECURED	1,077.00	NA	NA	.00	.00
MIDNIGHT VELVET	UNSECURED	255.00	255.60	255.60	.00	.00
CAPITAL ONE	UNSECURED	1,007.00	NA	NA	.00	.00
NICOR GAS	UNSECURED	900.00	1,180.09	1,180.09	.00	.00
GE MONEY BANK	UNSECURED	400.00	184.37	184.37	.00	.00
QUEST DIAGNOSTICS	UNSECURED	195.00	NA	NA	.00	.00
RBS CITIZENS	UNSECURED	1,077.00	NA	NA	.00	.00
SEARS CREDIT CARDS	UNSECURED	1,202.00	NA	NA	.00	.00
SHERIDAN CARDIAC CON	UNSECURED	96.00	NA	NA	.00	.00
ST JOSEPH HOSPITAL	UNSECURED	211.00	NA	NA	.00	.00
TCF NATIONAL BANK	UNSECURED	965.00	NA	NA	.00	.00
UIC DEPARTMENT OF PS	UNSECURED	284.00	NA	NA	.00	.00
WASHINGTON MUTUAL CA	UNSECURED	1,612.00	NA	NA	.00	.00
US DEPARTMENT OF HOU	SECURED	NA	12,564.00	.00	.00	.00
CAPITAL ONE	UNSECURED	NA	353.79	353.79	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	29,251.89	7,892.03	1,976.69
All Other Secured	.00	.00	.00
TOTAL SECURED:	29,251.89	7,892.03	1,976.69
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	1,940.20	.00	.00
TOTAL PRIORITY:	1,940.20	.00	.00
GENERAL UNSECURED PAYMENTS:	6,595.39	.00	.00

Disbursements:

Expenses of Administration	\$ 710.70
Disbursements to Creditors	\$ 9,868.72

TOTAL DISBURSEMENTS: \$ 10,579.42

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/06/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.